



THREE SOURCES OF RETIREMENT INCOME



- **Social Security benefits**
- **Retirement and/or pension payments**
- **Investment income**



THRIFT SAVINGS PLAN ENROLLMENT



- **Two open enrollments each year:
October 15-
December 31 and April 15- June 30.**
- **How to enroll in TSP: your local
Finance
Office or PAC will have the forms.
Forms are
also available at www.tsp.gov. Follow
the
prompts to download and/or print the
form.**



CONTROL OF YOUR TSP FUNDS



Your contributions belong to you and you have control over them. You exercised this control by directing in which of five funds you will invest your money. The five funds are the G, F, C, S, and I funds.



CHOOSING A MORTGAGE LOAN



**Choosing a Mortgage Loan.
There are many types from
which to choose from:**

Assumption

Buy Down

Fixed-Rate Loans

Step Loans

Adjustable Rate Loans FHA Loans

Balloon Loans

VA



Government Travel Card



A government travel card is a credit card, and its intention is to streamline the expenses of government travel and related expenses. **It is for official use Only—NO EXCEPTIONS!!** Carrying the travel card is a privilege, and like all privileges, it has accompanying responsibilities.



Types of Travel Cards



Standard Credit Card

The standard credit limit on these cards is

\$5,000 per billing cycle. The APC (or CPM or

TCPMO) has the authority to increase the

overall credit limit on the card beyond \$5,000 to

accommodate mission requirements.

The ATM

limit is \$500 per billing cycle. APCs

may raise

the ATM limit to \$4,000 per billing cycle



Types of Travel Cards (cont)



Restricted Travel Card

Restricted travel cards are the same in appearance as standard cards; however, they are inactive at issuance. The total credit limit on a restricted card is \$1,250 per billing cycle. This credit limit includes a \$200 ATM limit and a \$50 retail limit, with the remaining \$1,000 available to charge meals, lodging, rental cars, and miscellaneous expenses. APCs have the authority to raise these limits based on travel requirements. At the request of the cardholder, the APC may

activate the restricted card for a specific travel event